

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Shanae Bradley
Shanae Bradley
Debtors

Case No. 16-17916-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: 309I

Page 1 of 2
Total Noticed: 28

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db/db #+Shanae Bradley, Shanae Bradley, 221 Orchard Drive, North Wales, PA 19454-1428
tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
13821952 +Berkhimer Tax Administrator, P.O. Box 25153, Lehigh Valley, PA 18002-5153
13821954 +Carmax Auto Finance, Po Box 440609, Kennesaw, GA 30160-9511
13821957 Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
13821959 +Linebarger Gogan Blair & Sampson, LLP, 4 Penn Center, 1600 JFK Blvd., Ste 910, Philadelphia, PA 19103-2818
13821960 +Medicredit, Inc., Po Box 1629, Maryland Heights, MO 63043-0629
13821972 Pennsylvania Turnpike Commission, Violation Processing Center, 800 C Derry Street, Harrisburg, PA 17111
13821976 +Professional Account Management LLC, PO Box 37038, Washington, DC 20013-7038
13838335 +Toyota Motor Credit Corporation (See 410), PO Box 9013, Addison, Texas 75001-9013
13821982 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmo160west@gmail.com Jan 26 2017 01:40:16 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
smg E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:41 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:57 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:16 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13821953 +EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13821955 +E-mail/Text: equiles@philapark.org Jan 26 2017 01:41:55 City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
13821956 +E-mail/Text: csdlclientservices@cboflanc.com Jan 26 2017 01:41:47 Credit Bureau of Lancaster County, Inc., Po Box 1271, Lancaster, PA 17608-1271
13821958 +E-mail/Text: equiles@philapark.org Jan 26 2017 01:41:56 LDC Collection Systems, P.O. Box 41819, Philadelphia, PA 19101-1819
13821961 +EDI: NAVIENTFKASMSERV.COM Jan 26 2017 01:28:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821975 EDI: PRA.COM Jan 26 2017 01:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
13822938 +E-mail/Text: equiles@philapark.org Jan 26 2017 01:41:56 Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
13821974 +EDI: PRA.COM Jan 26 2017 01:28:00 Portfolio, PO Box 12914, Norfolk, VA 23541-0914
13821977 E-mail/Text: colleen.atkinson@rmscollect.com Jan 26 2017 01:42:09 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
13821978 +EDI: SWCR.COM Jan 26 2017 01:28:00 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
13821981 EDI: TFSR.COM Jan 26 2017 01:28:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
13821980 +EDI: WTRRNBNK.COM Jan 26 2017 01:28:00 Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13821979 Suburban Credit Corp
aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
13821962* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821963* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821964* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821965* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821966* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821967* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821968* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821969* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821970* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821971* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13821983* +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

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13821973 ##philadelphia parking authority, 2467 grant avenue, Philadelphia, PA 19114-1004
TOTALS: 1, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
DAVID M. OFFEN on behalf of Debtor Shanae Bradley dm160west@gmail.com,
davidoffenecf@gmail.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Shanae Bradley	Social Security number or ITIN xxx-xx-9383
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Shanae Bradley	Social Security number or ITIN xxx-xx-9383
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/11/16
Case number: 16-17916-sr		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Shanae Bradley	Shanae Bradley
2. All other names used in the last 8 years		
3. Address	221 Orchard Drive North Wales, PA 19454	MAILING ADDRESS PO Box 6139 Elkins Park, PA 19027
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/25/17

For more information, see page 2

7. Meeting of creditors	February 17, 2017 at 12:00 PM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/18/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/18/17
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/10/17
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$280.00 per month for 60 months. The hearing on confirmation will be held on: 3/29/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	